

Fill in this information to identify the case:

Debtor 1 Wilson Santiago, Jr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)
(State)

Case number 19-16046

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account:

XXXXXX6285

Date of payment change:

Must be at least 21 days after date of this notice 12/01/2023

New total payment:

\$ 484.08

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 44.80

New escrow payment: \$ 39.09

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Wilson Santiago, Jr. Case number (if known) 19-16046
First Name Middle Name Last Name


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

 /s/ Randall Miller Date November 2, 2023
signature

Print: Randall Miller Title Agent
First Name Middle Name Last Name

Company Carrington Mortgage Services, LLC

Address 43252 Woodward Avenue, Suite 180
Number Street
Bloomfield Hills, MI 48302
City State ZIP Code

Contact phone (248) 335-9200 Email bankruptcy@rsmalaw.com

(800) 561-4567 FAX: (949) 517-5220

/P1 / 680

WILSON SANTIAGO
230 SOUTH BROAD STREET
SUITE 1400
PHILADELPHIA PA 19102

YOUR LOAN NUMBER :
DATE: 09/29/23

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING DECEMBER, 2022 AND ENDING NOVEMBER, 2023. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF DECEMBER, 2022 IS ---

PRIN & INTEREST 444.99
ESCROW PAYMENT 39.08
SHORTAGE PYMT 5.72
TOTAL 489.79

MONTH	- PAYMENTS TO ESCROW -		- PAYMENTS FROM ESCROW -		DESCRIPTION	ACTUAL	DESCRIPTION	- ESCROW BALANCE -	
	PRIOR	PROJECTED	PRIOR	PROJECTED				PRIOR	PROJECTED
							STARTING BALANCE	== >	
DEC	39.08	*	173.67				195.44		1075.70-
JAN	39.08	*					234.52		902.03-
FEB	39.08	*	44.80				273.60		902.03-
MAR	39.08	*					312.68		857.23-
APR	39.08	*	89.60				351.76		857.23-
MAY	39.08	*	44.80				390.84		767.63-
JUN	39.08	*	44.80				429.92		722.83-
JUL	39.08	*	44.80				469.00		767.63-
AUG	39.08	*	44.80	469.00	* HOMEOWNERS	469.00	508.08		1191.83- ALP
SEP	39.08	*	44.80				78.16	TLP	1147.03-
OCT	39.08		E				117.24		1102.23-
NOV	39.08		E				156.32		1102.23-
TOT	468.96		442.47	469.00		469.00	195.40		1102.23-

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$78.16. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$1,191.83-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

07/22 \$39.27 08/22 \$39.27 09/22 \$117.81 *

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING DECEMBER, 2023 AND ENDING NOVEMBER, 2024.

PROJECTED PAYMENTS FROM ESCROW - DECEMBER, 2023 THROUGH NOVEMBER, 2024		
HOMEOWNERS INSU		469.00
TOTAL		469.00
PERIODIC PAYMENT TO ESCROW		39.08 (1/12 OF "TOTAL FROM ESCROW")

PROJECTED ESCROW ACTIVITY - DECEMBER, 2023 THROUGH NOVEMBER, 2024		
--- PROJECTED PAYMENTS ---		-- ESCROW BALANCE COMPARISON --
MONTH	TO ESCROW	PROJECTED REQUIRED
		ACTUAL STARTING BALANCE == >
DEC, 23	39.08	195.32
JAN, 24	39.08	234.40
FEB, 24	39.08	273.48
MAR, 24	39.08	312.56
APR, 24	39.08	351.64
MAY, 24	39.08	390.72
JUN, 24	39.08	429.80
JUL, 24	39.08	468.88
AUG, 24	39.08	507.96
SEP, 24	39.08	547.04
OCT, 24	39.08	586.12
NOV, 24	39.08	625.20

**** CONTINUED ON NEXT PAGE ****

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS
LESS THAN THE REQUIRED LOW POINT BALANCE (RLP),
THEN THERE IS AN ESCROW SHORTAGE.... THE ESCROW SHORTAGE IS... 0.12- *

* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM December 1, 2023.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$1,163.15.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	444.99 *
ESCROW PAYMENT	39.08
SHORTAGE PYMT	0.01
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 12/01/23 ==>	484.08

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$78.16.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$78.16.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:				
09/23	\$44.80	10/23	\$44.80	11/23 \$44.80

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT
for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for
Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time,
Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely
provides informational notice regarding the status of the loan. If you are represented by
an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments,
or other defaults on your account may be reflected in your credit report. As required by law,
you are hereby notified that a negative credit report reflecting on your credit record may be
submitted to a credit reporting agency if you fail to fulfill the terms of your credit
obligations. If you have concerns regarding the accuracy of any information contained in a
consumer report pertaining to this account, you may send a direct dispute to Carrington
Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services,
LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your
loan number on all pages of the correspondence.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and
any information obtained will be used for that purpose. This notice is required by the
provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting
to collect money from anyone who has discharged the debt under the bankruptcy laws of the
United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership
counselors or counseling organizations in your area by calling the HUD nationwide toll-free
telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or
by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit
applicants on the basis of race, color, religion, national origin, sex, marital status, or age
(provided the applicant has the capacity to enter into a binding contract); because all or part
of the applicant's income derives from any public assistance program; or because the applicant
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal
Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the
Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us
immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections
and benefits to eligible military service personnel, including protections from foreclosure as well as interest
rate relief. For additional information and to determine eligibility please contact our Military Assistance Team
toll free at 1-888-267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted
to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC,
and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages
of the correspondence. You have the right to request documents we relied upon in reaching our determination. You
may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for
Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m.
Eastern Time. You may also visit our website at <https://carringtonmortgage.com/>

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA)**

In Re:

Case No: 19-16046 - Chapter: 13

Judge: Magdeline D. Coleman

Wilson Santiago, Jr.,

Debtor

CERTIFICATE OF SERVICE

The undersigned states that on November 8, 2023, copies of the **Notice of Mortgage Payment Change** were served upon the following parties via first class mail, with proper postage affixed thereto the Debtors and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee.

Wilson Santiago, Jr.
183 W. Wilt Street
Philadelphia, PA 19122

Debtor's Attorney
Spear Wilderman
230 South Broad Street
Suite 1400
Philadelphia, PA 19102

Chapter 13 Trustee
Kenneth E. West
1234 Market Street
Suite 1813
Philadelphia, PA 19107

U.S. Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

The above is true to the best of my information, knowledge and belief.

Signed: /s/ Randall Miller

Randall Miller
43252 Woodward Avenue, Suite 180
Bloomfield Hills, MI 48302
Telephone (248) 335-9200